

File No. 1694-15

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN THE MATTER OF:

Chapter 13

Latonya M Moore,

Case No. 07-06758

Debtor.

Honorable Judge Sonderby

**RESPONSE TO NOTICE OF CURE OF ALL PRE-PETITION
MORTGAGE OBLIGATION**

Now comes, Litton Loan Servicing, LP (“Litton”), as servicer for HSBC Bank as Trustee and files this Response to the Trustee’s Notice of Final Mortgage Cure Amount and in support states as follows:

1. That on November 4, 2009, Chapter 13 Trustee Thomas Vaughn filed a Notice of Payment of Final Mortgage Cure Amount. The Notice was subsequently served on Litton and indicated that if the creditor is not post petition current, it must file a response within sixty days of said Notice. This response is being filed within that time frame. Litton is the servicer for the first and second mortgages.
2. The Debtor is not current on her post-petition mortgage payments on both the first and second liens regarding the real estate located at: 8929 S. Throop, Chicago, Illinois (“Real Estate”). The plan was confirmed on June 29, 2007.
3. Since there is a post petition default the mortgage should not be considered fully reinstated. There is a pending motion to modify the stay, which has been continued to January 14, 2010.
4. The loans are due based upon post petition defaults on both mortgages. The following is due and owing:

I. FIRST MORTGAGE.

- i) \$6,707.58 post petition escrow payments from March 1, 2009 through August 1, 2009;
- ii) \$3,160.80 post petition escrow payments from September 1, 2009 through November 1, 2009;
- iii) \$300.76 post petition late charges;
- iv) \$225.50 BPO and inspection fees; and less
- v) (\$963.05) suspense

II. SECOND MORTGAGE

- i) \$1,723.26 post petition payments from May 1 2009 through November 1 2009;
- ii) \$49.24 post petition late charges;
- iii) \$90.00 BPO fee; and less
- iv) (\$221.28) suspense

That the total post petition default for the first mortgage totals \$9431.59, and the total post petition default for the second mortgage totals \$1,641.22. The mortgagee is not required to treat both mortgages reinstated and fully current. The creditor reserves the right to amend this response regarding both mortgages.

Respectfully submitted,

/s/ Mitchell A. Lieberman
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